

GERMANTOWN CAPITAL CORPORATION, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3684746	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$185	\$175	-5.6%		
Loans	\$142	\$138	-2.5%		
Construction & development	\$26	\$22	-13.1%		
Closed-end 1-4 family residential	\$21	\$21	-2.3%		
Home equity	\$10	\$8	-22.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$2	-17.7%		
Commercial & Industrial	\$17	\$16	-4.9%		
Commercial real estate	\$64	\$67	5.3%		
Unused commitments	\$10	\$9	-0.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$8	21.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$20	\$13	-35.0%		
Cash & balances due	\$1	\$1	-4.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$162	\$151	-6.7%		
Deposits	\$142	\$131	-7.6%		
Total other borrowings	\$20	\$20	0.0%		
FHLB advances	\$20	\$20	0.0%		
Equity					
Equity capital at quarter end	\$23	\$23	2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.9%	13.4%	--		
Tier 1 risk based capital ratio	14.4%	16.2%	--		
Total risk based capital ratio	15.6%	17.4%	--		
Return on equity ¹	-30.0%	3.4%	--		
Return on assets ¹	-3.8%	0.5%	--		
Net interest margin ¹	3.2%	3.4%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	73.3%	59.2%	--		
Loss provision to net charge-offs (qtr)	62.4%	49.0%	--		
Net charge-offs to average loans and leases ¹	2.0%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	14.5%	14.8%	0.7%	0.9%	--
Closed-end 1-4 family residential	2.0%	5.4%	2.0%	0.8%	--
Home equity	0.0%	0.0%	0.0%	0.8%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.5%	0.1%	0.3%	--
Commercial real estate	0.0%	0.9%	0.2%	0.0%	--
Total loans	2.9%	3.7%	0.5%	0.3%	--